

**Information to identify the case:**

Debtor 1	<u>Brian Pendo</u>	Social Security number or ITIN	xxx-xx-6044
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amanda Pendo</u>	Social Security number or ITIN	xxx-xx-7271
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-20784-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Pendo

Amanda Pendo

3/21/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian Pendo  
Amanda Pendo  
Debtors

Case No. 24-20784-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db	+ Brian Pendo, 118 Howard Street, Charleroi, PA 15022-1079
jdb	+ Amanda Pendo, 118 Howard Street, Charleroi, PA 15022-1079
15702247	+ REVCO/Spartan Health, P.O. Box 163279, Columbus, OH 43216-3279
15815719	+ Washington County Tax Claim Office, 95 West Beau St. Ste 525, Washington, PA 15301-6837
15702251	+ Washington Hospital, Attn: Billing Dept., 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 22 2025 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 22 2025 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Mar 22 2025 04:44:00	Ford Motor Credit Company, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Mar 22 2025 04:44:00	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Mar 22 2025 00:46:00	PNC Bank, National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
cr	+ EDI: AISACG.COM	Mar 22 2025 04:44:00	Synchrony Bank c/o AIS Portfolio Services LLC., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15702240	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 22 2025 00:53:44	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15702241	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 22 2025 00:46:00	Collection Service Center, 839 Fifth Avenue, New Kensington, PA 15068-6303
15702242	+ EDI: WFNNB.COM	Mar 22 2025 04:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15702243	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2025 01:04:41	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15809666	Email/Text: EBNBKNOT@ford.com	Mar 22 2025 00:47:00	Ford Motor Credit Company, LLC, Dept 55953 P.O. Box 55000, Detroit, MI 48255
15808176	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2025 00:53:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 33

15702244	+ Email/Text: EBNBKNOT@ford.com	Mar 22 2025 00:47:00	Lincoln Automotive Finance, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
15807810	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2025 00:46:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15702245	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2025 00:46:00	Midland Credit Mgmt. / Citibank, 320 E Big Beaver Road, Suite 300, Suite 100, Troy, MI 48083-1271
15806134	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15805143	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15702246	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
15809981	EDI: PRA.COM	Mar 22 2025 04:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15807811	EDI: Q3G.COM	Mar 22 2025 04:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15710910	+ Email/Text: shari.stephenson@revcosolutions.com	Mar 22 2025 00:46:00	REVCO SOLUTIONS, INC., 9339 PRIORITY WAY WEST DR #120, INDIANAPOLIS, IN 46240-6430
15702248	+ Email/Text: bankruptcy@bbandt.com	Mar 22 2025 00:46:00	Sheffield Financial, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-1078
15704890	Email/Text: bankruptcy@bbandt.com	Mar 22 2025 00:46:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
15702249	+ EDI: SYNC	Mar 22 2025 04:44:00	Syncb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15702250	+ EDI: SYNC	Mar 22 2025 04:44:00	Syncb/Old Navy / Barclays, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15809838	EDI: SYNC	Mar 22 2025 04:44:00	Synchrony Bank, PO Box 669805, Dallas, TX 75266-0757
15807360	EDI: AIS.COM	Mar 22 2025 04:44:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15715974	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 22 2025 00:46:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r		Armand Ferrara, SWC Realty, 740 Tri County Lane, Suite 106
cr		Ford Motor Credit Company LLC
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 33

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com, lemondropper75@hotmail.com
David A. Rice	on behalf of Joint Debtor Amanda Pendo ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Debtor Brian Pendo ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Michael H Kaliner	on behalf of Creditor Ford Motor Credit Company LLC mkaliner@orlans.com
Michelle L. McGowan	on behalf of Creditor PNC Bank National Association mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor PNC Bank National Association rshearer@raslg.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Brian Pendo lowdenscott@gmail.com
Scott R. Lowden	on behalf of Joint Debtor Amanda Pendo lowdenscott@gmail.com

TOTAL: 11